

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 14-19708-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mabel Ferraro
340 Harrison Avenue
Roselle, NJ 07203

Social Security No.:
xxx-xx-8955

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 15, 2019

JAN: ntp

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mabel Ferraro
 Debtor

Case No. 14-19708-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db +Mabel Ferraro, 340 Harrison Avenue, Roselle, NJ 07203-1455
 aty +Howard Weiner, 136 Central Ave, Clark, nj 07066-1142
 514903404 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514784263 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BK OF AMER, PO BOX 982235, EL PASO, TX 79998)
 514784261 Bank of America, Attn: Bankruptcy Dept., NC-4-105-03-14, Greensboro, NC 27420-0000
 514784269 McCabe Weisberg & Conway, P.C., 216 Haddon Avenue, Westmont, NJ 08108
 514784270 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695)
 514803899 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514784273 +TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673
 514784274 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 15 2019 23:34:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 15 2019 23:34:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514784262 +E-mail/Text: EBN.Greensburg@Receivemorermp.com Mar 15 2019 23:34:42 BERKS CREDIT & COLL, 900 CORPORATE DR, READING, PA 19605-3340
 514784264 +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2019 23:37:29 GE Capital Retail Bank, Attn: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
 514784265 +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2019 23:37:31 GE Capital Retail Bank/JCPenney, P.O. Box 965001, Orlando, FL 32896-5001
 514784266 E-mail/PDF: gecsed@recoverycorp.com Mar 15 2019 23:37:29 GECRB/JCP, PO BOX 984100, EL PASO, TX 79998
 514784267 E-mail/Text: cio.bncmail@irs.gov Mar 15 2019 23:33:45 Internal Revenue Service, Internal Revenue Centralized Insolvency, Operation, PO Box 7346, Philadelphia, PA 19101-7346
 514784268 E-mail/Text: camanagement@mtb.com Mar 15 2019 23:33:53 M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203
 514908671 E-mail/Text: camanagement@mtb.com Mar 15 2019 23:33:53 M & T Bank, P.O. Box 1288, Buffalo, New York 14240
 514784271 +E-mail/Text: bankruptcy@savit.com Mar 15 2019 23:34:35 SA-VIT ENTERPRISES, 46 W FERRIS ST, EAST BRUNSWICK, NJ 08816-2159
 514784272 +E-mail/Text: bankruptcy@senexco.com Mar 15 2019 23:33:26 SENEX SERVICES CORP, 333 FOUNDS RD, INDIANAPOLIS, IN 46268
 514830604 +E-mail/Text: bankruptcy@senexco.com Mar 15 2019 23:33:26 SENEX SERVICES CORP, 3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268
 515029119 E-mail/PDF: gecsed@recoverycorp.com Mar 15 2019 23:37:30 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: cscnodsc

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Total Noticed: 23

Date Rcvd: Mar 15, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian on behalf of Creditor M&T Bank njecfmail@mw-c-law.com
Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael E. Blaine on behalf of Creditor M&T Bank
tshariff@schillerknapp.com; kcollins@schillerknapp.com; aheight@schillerknapp.com; btate@schillerknapp.com
p.com

TOTAL: 6